

In re:
Vaneese Marie Walker
Debtor

Case No. 22-13128-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 11, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2024:

Recip ID	Recipient Name and Address
db	+ Vaneese Marie Walker, 7337 N. 19th Street, Philadelphia, PA 19126-1541

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2024 at the address(es) listed below:

Name	Email Address
KERI P EBECK	on behalf of Creditor Global Lending Services LLC kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javidianlaw.com, tami@javidianlaw.com;angie.harrigan@javidianlaw.com
MICHAEL A. CIBIK	on behalf of Debtor Vaneese Marie Walker help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor Vaneese Marie Walker help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

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MILOS GVOZDENOVIC

on behalf of Creditor Citizens Bank N.A. mgvozenovic@weltman.com, pitecf@weltman.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

LAW OFFICES OF GREGORY JAVARDIAN

By Mary F. Kennedy, Esquire

Attorney I.D. # 77149

1310 Industrial Blvd.

1st Floor, Suite 101

Southampton, PA 18966

(215) 942-9690

Attorney for Citizens Bank, N.A., f/k/a RBS Citizens, N.A.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Vaneese Marie Walker

Debtor(s)

Citizens Bank, N.A., f/k/a RBS Citizens, N.A.

Movant

v.

Vaneese Marie Walker

Respondent

Chapter 13 Proceeding

22-13128 AMC

**STIPULATION BY AND BETWEEN VANESE MARIE WALKER AND CITIZENS
BANK, N.A., F/K/A RBS CITIZENS, N.A.**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Mary F. Kennedy on behalf of mortgagee, Citizens Bank, N.A., f/k/a RBS Citizens, N.A. ("Movant").

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith stipulate as follows:

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtor pursuant to a Note and Mortgage on Debtor's real estate known as at 7337 N. 19th Street, Philadelphia, PA 19126.

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2. Upon approval by the United States Bankruptcy Court of the within Stipulation, Debtor and secured creditor, Citizens Bank, N.A., f/k/a RBS Citizens, N.A., agree to the following:

(a) Debtor(s) acknowledges that the current regular monthly post-petition mortgage payment is \$1,277.88 per month. The monthly payment is subject to change in accordance with the terms of the Note and Mortgage.

(b) Debtor(s) acknowledge that debtor(s) is currently due for the following amounts post-petition:

2/1/2024 Payment	\$1,277.88
3/1/2024 Payment	\$1,277.88
Motion for Relief Attorney Fees & Costs	\$1,249.00
Suspense	-\$744.24
TOTAL	\$3,060.52

(c) Commencing with the April 1, 2024, payment the Debtor(s) shall resume and shall continue to make all regular monthly post petition mortgage payments when they are due in accordance with said Note and Mortgage.

(d) Within fifteen (15) days of the Court's approval of this Stipulation, Debtor(s) shall amend the Plan to provide for the payment of the post-petition arrear of \$3,060.52 to Movant through the Plan.

(e) Within fifteen (15) days of the Court's approval of this Stipulation Movant shall amend its Proof of Claim to add the \$3,060.52 in post-petition arrears to its arrears claim.

(f) All payments from Debtor(s) to Citizens Bank, N.A., f/k/a RBS Citizens, N.A. its successors and/or assigns shall be in the form of certified funds or Trustee checks if conduit payments.

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- (g) The provisions of the Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- (h) The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with fifteen (15) days written notice of default. If the default is not cured within the fifteen (15) day period, Movant may certify the default to this Court and an Order shall be entered granting Citizens Bank, N.A., f/k/a RBS Citizens, N.A. its successors and/or assigns relief from the automatic stay without further notice and hearing.
- (i) Should Citizens Bank, N.A., f/k/a RBS Citizens, N.A. its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(h) above, the parties agree that the said relief order shall include the following language: "bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law."
- (j) Should Citizens Bank, N.A., f/k/a RBS Citizens, N.A. its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(h) above, the parties agree that the said relief order shall include the following language: "Federal Rule of Bankruptcy

Procedure 3002.1 is no longer applicable to Citizens Bank, N.A., f/k/a RBS
Citizens, N.A. and/or its successors and assigns.


(k) The parties agree that a facsimile may be submitted to the Court as if it were
an original.

STIPULATED AND AGREED TO BY:

/s/ Michael Assad

Date: 04/08/2024

Michael L. Assad, Esquire
Attorney for Debtor, Vaneese Marie Walker



Date: 4/8/2024

Mary F. Kennedy, Esquire
Attorney for Citizens Bank, N.A., f/k/a RBS Citizens, N.A.

/s/ Ann Swartz
for Scott F. Waterman, Esquire
Trustee

Date: 4/9/2024

On this 11th day of April, 2024, approved by the Court.


United States Bankruptcy Judge
Ashely M. Chan.

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